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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

	NORTHERN	DIS	TRICT O	F ILLINOIS
		EAST	ERN DIVISI	<u></u>
ERIC LYNN TABB an CECELIA ANN TABB	-	\$ \$ \$ \$	Case No.	15-14046 Hon. JACQUELINE P. COX Chapter 7

Debtor(s)

In re:

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States	Bankruptcy Code was filed on	
04/21/2015	1 3	
The undersigned trustee was appointed on 04/21/2015	·	
2. The trustee faithfully and properly fulfilled the dut	ties enumerated in 11 U.S.C. §704.	
3. All scheduled and known assets of the estate have as exempt property pursuant to 11 U.S. C. § 522, or have be C. § 554. An individual estate property record and report she estate is attached as Exhibit A .	en or will be abandoned pursuant to 11 U.S	
4. The trustee realized gross receipts of	\$25,000.00	
Funds were disbursed in the following amount	nts:	
Payments made under an interim distribution		
Administrative expenses		
Bank Service Fees	\$41.85	
Other payments to creditors		
Non-estate funds paid to 3 rd Parties		
Exemptions paid to the debtor		
Other payments to the debtor		
Leaving a balance on hand of ¹	\$24,958.15	

The remaining funds are available for distribution.

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5. Attached as Exhibit B is a cash receipts and disbursements record for each estate bank
account.
6. The deadline for filing non-governmental claims in this case was 09/25/2015 and the deadline for filing governmental claims was 10/19/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as Exhibit C .
7. The Trustee's proposed distribution is attached as Exhibit D .
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is\$3,250.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.
The trustee has received \$0.00 as interim compensation and now requests the
sum of\$3,250.00 , for a total compensation of\$3,250.00 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount
of\$0.00, and now requests reimbursement for expenses of\$28.74, for
total expenses of \$28.74 2.
Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing
report is true and correct.
Date: 10/23/2015 By: /s/ ALLAN J. DeMARS
Trustee
STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Case No. 15-14046

Trustee Name: Allan J. DeMars

Case Name: ERIC LYNN TABB and CECELIA ANN TABB

Date Filed (f) or Converted (c): $\frac{4/21/15}{(F)}$

For Period Ending: 3/31/16

§341(a) Meeting Date: 6/10/15

Claims Bar Date: 9/25/15; GOVT 10/19/15

	1	2	3	4	5	6
Un: Ref :	Asset Description (Scheduled and scheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§ 554(a) abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	residence at 8850 S. Longwood, Chicago, IL	178,000.00	0.00		0.00	FA
2	Holiday Hills time share (u)	21,000.00	0.00		0.00	FA
3	real estate at 11355 S. Prairie, Chicago, IL (u)	160,000.00	25,000.00		25,000.00	FA
4	cash	10.00	0.00		0.00	FA
5	checking acct	50.00	0.00		0.00	FA
6	furniture	400.00	0.00		0.00	FA
7	wearing apparel	300.00	0.00		0.00	FA
8	term life policy	0.00	0.00		0.00	FA
9	6 shares Unysis stock	138.00	0.00		0.00	FA
10	2009 Toyota Corolla	6,304.00	0.00		0.00	FA
11	2007 Toyota Camry	5,853.00	0.00		0.00	FA
12	2005 Saturn Ion	2,569.00	0.00		0.00	FA
TOTALS	S (Excluding unknown values	3)	25,000.00		25,000.00	

(Total Dollar Amount in Column 6)

Major activities affecting case closing: SALE OF RIGHT, TITLE and INTEREST IN REAL ESTATE AT 11355 S. PRAIRIE, CHICAGO, IL

Initial Projected Date of Final Report (TFR): October, 2015 Current Projected Date of Final Report (TFR): 10/22/15

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CASH RECEIPTS AND DISBURSEMENT RECORDS

Case No.: 15 B-14046

Case Name: <u>ERIC LYNN TABB and CECELIA ANN TABB</u>

Taxpayer ID#: XXXXXXX3630

For Period Ending: 3/31/16

Trustee's Name: Allan J. DeMars

Bank Name: WELLS FARGO

Initial CD #: CDI

Blanket bond (per case limit): 5,000,000

25,000.00

Excludes account

transfers

41.85

Excludes payments

to debtor

24,958.15

Total Funds

on Hand

Separate bond (if applicable):

Checking acct#: XXXXXX2824

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	checking Acct Balance
9/24/15	Ref 3	from debtor	right, title and interest in real estate at 11355 S. Prairie, Chicago, IL Docket 53	1210-000	25,000.00		25,000.00
9/30/15		Wells Fargo	bank services fee	2600-000		5.00	24,995.00
9/30/15		Wells Fargo	reversal of service fee	2600-000		(5.00	25,000.00
10/13/15		Wells Fargo	check printing fee	2600-000		41.85	24,958.15
			T .	1			
			Less: Bank tra Subtotal	COLUMN TOTALS ansfers/CD	25,000.00	41.85	24,958.15
			Less: Payments Net	s to debtor(s)	25,000.00	41.85	24,958.15
			IOTAL - ALL ACCOUNTS Checking# XXXXXX2824	NI	ET DEPOSITS 25,000.00	NET DISBURSEMENTS 41.85	S BALANCES 24,958.15

Net

EXHIBIT C: CLAIMS REVIEW ANALYSIS BAR DATE: September 25, 2015; gov't October 19, 2015

CLAIM#	DATE FILED	NAME	AMOUNT	PROPOSED DISTRIBUTION
		PRIORITY CLAIM		
1	9/23/15	Internal Revenue Service	8,079.87	8,079.87
		UNSECURED CLAIMS		
2	6/30/15	Quantum3 Group agent for Comenity Bank	1,057.81	97.37
3	6/3/15	Quantum3 Group agent for Comenity Bank	495.84	45.64
4	7/18/15	Capital One Bank(USA) N.A.	1,097.37	101.01
5	7/18/15	Capital One Bank(USA) N.A.	990.80	91.20
6	7/18/15	Capital One Bank(USA) N.A.	1,822.80	167.78
7	8/4/15	U.S. Dept of Education	52,390.99	4,822.40
8		Capital One Auto Finance	withdrawn	0
9	9/2/15	U.S. Dept of Education	58,055.53	5,343.80
10	9/21/15	PYOD, LLC assignee of Citibank	6,691.01	615.89
11	9/21/15	PYOD, LLC assignee of Citibank	890.33	81.95
			123,492.48	11,367.04
		PENALTY		
1	9/23/15	Internal Revenue Service	1,444.72	0

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No: 15-14046							
Case Name: ERIC LYNN and CECELIA	A ANN TABB						
Trustee Name: ALLAN J. DeMARS							
		Bala	ance on h	and:			\$24,958.15
Claims of secured creditors will be p	oaid as follows:						
			Allowed		Interim		_
	Claim		Amount of	f	Payments	to	Proposed
Claim No. Claimant	Asserted		Claim		Date		Payment
NONE		\$0.00		\$0.00		\$0.00	\$0.00
	Total to b	e pai	d to secur	ed cre	ditors:		\$0.00
	Remainin	g bal	ance:				\$24,958.15
Applications for chapter 7 fees and a	administrative ex	kpens	ses have b	een fil	led as follo	ows:	
					Interim		
			Total		Paymen	ts to	Proposed
Reason/Applican	t		Reque	sted	Date		Payment
Trustee, Fees ALLAN J. DeMARS				\$3,250.	00	\$0.00	\$3,250.00
Trustee, Expenses ALLAN J. DeMAF	RS			\$28.	74	\$0.00	\$28.74
Attorney for Trustee, Fees ALLAN	J. DeMARS			\$2,232.	50	\$0.00	\$2,232.50
Attorney for Trustee, Expenses ALL	AN J. DeMARS			\$0.	00	\$0.00	\$0.00
Accountant for Trustee, Fees							
Accountant for Trustee, Expenses							
Auctioneer, Fees							
Auctioneer, Expenses							
Charges, <u>U.S. Bankruptcy Court</u>							
Fees, <u>United States Trustee</u>							
Other							
Total to be pa	nid for chapter 7	adm	inistrative	expe	nses :		\$5,511.24
Remaining ba	alance:						\$19,446.91

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Applications for prior chapter fees and administrative expenses have been filed as follows:

Re	eason/Applicant		Total Requested	Payments to Date	Proposed Payment
Attorney for Debtor,	Fees				
Attorney for Debtor,	Expenses				
Attorney for		, Fees			
Attorney for		, Expenses			
Accountant for		, Fees			
Accountant for		, Expenses			
Other					
In addition to priority claims totali (unsecured) creditor	aining balance:_ o the expenses of the		bove as may b	Interim Payments to Date	general Proposed Payment
The actual d	istribution to wa	Total to be paid for price Remaining balance:age claimants included a	_		\$8,079.87 \$11,367.04 osed payment
Timely clain and will be paid <i>pro</i>	holding taxes (v ns of general (ur <u>rata</u> only after	which will be remitted to nsecured) creditors totali all allowed administrative red) dividend is anticipa	the appropria ng \$ ve and priority	te taxing author 122,602.15 have been been been been been been been be	rities). The been allowed the paid in full.

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Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments t Date		Proposed Payment
2	Quantum3 Group agent for Comenity Bank	\$1,057.8	1 :	\$0.00	•
3	Quantum3 Group agent for Comenity Bank	\$495.84	4 :	\$0.00	\$45.64
4	Capital One Bank (USA) N.A.	\$1,097.3	7 :	\$0.00	\$101.0
5	Capital One Bank (USA) N.A.	\$990.80	0 !	\$0.00	\$91.20
6	Capital One Bank (USA) N.A.	\$1,822.80	0 !	\$0.00	\$167.78
7	U.S. Department of Education	\$52,390.99	9 :	\$0.00	\$4,822.40
9	U.S. Department of Education	\$58,055.53	3 :	\$0.00	\$5,343.80
10	PYOD, LLC assignee of Citibank	\$6,691.0	1 :	\$0.00	\$615.89
11	PYOD, LLC assignee of Citibank	\$890.33	3 :	\$0.00	\$81.9
	Total to be paid for timely general uns Remaining balance:	secured claims: _			\$11,367.0 ₄ \$0.00
(unsecured) claims learned percent, plus interes	, 11	d claim dividend	is anticipat	ed to	o be0
(unsecured) claims bercent, plus interes Tardily filed	have been paid in full. The tardily filed at (if applicable). general (unsecured) claims are as follo	d claim dividend ws: Allowed Amount of	Interim Payments i	to	Proposed
unsecured) claims learned interest	have been paid in full. The tardily filed at (if applicable). general (unsecured) claims are as follo Claimant	d claim dividend ws: Allowed Amount of Claim	Interim Payments i Date	to	Proposed Payment
unsecured) claims bercent, plus interes Tardily filed	have been paid in full. The tardily filed at (if applicable). general (unsecured) claims are as follo	d claim dividend ws: Allowed Amount of	Interim Payments i Date	to	Proposed Payment
(unsecured) claims bercent, plus interes Tardily filed	have been paid in full. The tardily filed at (if applicable). general (unsecured) claims are as follo Claimant	d claim dividend ws: Allowed Amount of Claim \$0.00	Interim Payments i Date	to	Proposed Payment \$0.00
Subordinated by the after all allowed adriquidend for subordinated. Subordinated by the after all allowed adriquidend for subordinated. Subordinated by the after all allowed adriquidend for subordinated.	have been paid in full. The tardily filed at (if applicable). general (unsecured) claims are as follo Claimant NONE Total to be paid for tardy general unser Remaining balance: d unsecured claims for fines, penalties, Court totaling \$1,444.72 have ministrative, priority and general (unser inated unsecured claims is anticipated to d unsecured claims for fines, penalties, d by the Court are as follows: Claimant	d claim dividend ws: Allowed Amount of Claim so.oo cured claims: forfeitures, or do we been allowed cured) claims ha to be0 percent	Interim Payments a Date amages and and will be ve been paid	clai claid in teres clain	Proposed Payment \$0.00 \$0.00 \$0.00 ims ordered I pro rata only full. The st (if
Subordinated by the after all allowed adrividend for subordinated	have been paid in full. The tardily filed at (if applicable). general (unsecured) claims are as follo Claimant NONE Total to be paid for tardy general unse Remaining balance: d unsecured claims for fines, penalties, Court totaling \$1,444.72 have ministrative, priority and general (unsecured unsecured claims is anticipated to d unsecured claims for fines, penalties, d by the Court are as follows:	d claim dividend ws: Allowed Amount of Claim \$0.00 cured claims: forfeitures, or developed claims had be 0 percented allowed Allowed Amount of	Interim Payments a Date amages and and will be ve been paid eent, plus interim Amages and Interim Payments a Date	clai claid in teres clain	Proposed Payment \$0.00 \$0.00 \$0.00 ims ordered In pro rata only full. The st (if the st ordered Proposed Payment
Subordinated by the after all allowed adrividend for subordinated subordinated by the after all allowed adrividend for subordinated sub	have been paid in full. The tardily filed at (if applicable). general (unsecured) claims are as follo Claimant NONE Total to be paid for tardy general unser Remaining balance: d unsecured claims for fines, penalties, Court totaling \$1,444.72 have ministrative, priority and general (unser inated unsecured claims is anticipated to d unsecured claims for fines, penalties, d by the Court are as follows: Claimant	d claim dividend ws: Allowed Amount of Claim \$0.00 cured claims: forfeitures, or develope been allowed cured) claims had to be0 percent forfeitures or da Allowed Amount of Claim \$1,444.77	Interim Payments a Date amages and and will be ve been paid eent, plus interim Amages and Interim Payments a Date	clair paid d in teres clair	Proposed Payment \$0.00 \$0.00 \$0.00 ims ordered In pro rata only full. The st (if the st ordered Proposed Payment